

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF MONTANA

Case number (if known): 19-_____ Chapter you are filing under:

- ☐ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

☐ Check if this is an amended filing**Official Form 101****Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together - called a *joint case* - and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supply correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself**About Debtor 1:****1. Your full name**

Write the name that is on your government-issued picture identification (example, your driver's license or passport).

Bring your picture identification to your meeting with the Trustee

Mark
First Name

Anthony
Middle Name

Cybulski
Last Name

Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

First Name

Middle Name

Last Name

Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-1206

xxx-xx-_____

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

About Debtor 1:

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☐ I have not used any business names or EINs.

Business Name _____

Include trade names and doing business as names

EIN _____

5. Where you live

108 Wheatfield Lane
Belgrade MT 59714

Gallatin
County

If you mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number _____ Street _____

City _____ State _____ ZIP Code _____

County _____

6. Why you are choosing *this district* to file for bankruptcy

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

About Debtor 2 (Spouses Only in a Joint Case):

☐ I have not used any business names or EINs.

Business Name _____

EIN _____

If Debtor 2 lives at a different address:

Number _____ Street _____

City _____ State _____ ZIP Code _____

County _____

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number _____ Street _____

City _____ State _____ ZIP Code _____

County _____

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b)* for individuals Filing for Bankruptcy (Form 2010). Also, go to the top of page 1 and check the appropriate box.

- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13

8. How you will pay the fee

☐ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ **I request that my fee be waived.** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

- ☐ No
- ☐ Yes. District _____ When _____ Case number _____
MM / DD / YYYY
- District _____ When _____ Case number _____
MM / DD / YYYY
- District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- ☐ No
- ☐ Yes. Debtor _____ Relationship to you _____
- District _____ When _____ Case number, if known _____
MM / DD / YYYY
- Debtor _____ Relationship to you _____
- District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. Do you rent your residence?

- ☐ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full - or part-time business?

☐ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number

Street

City

State

Zip Code

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))

☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))

☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))

☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business director?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statements, and federal income tax return of if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☐ No. I am not filing Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Page 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☐ No

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

Where is the property?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Number

Street

City

State

Zip Code

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency with the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouses Only in a Joint Case):

You must check one:

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency with the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.
☐ Yes. Go to line 17.

16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.
☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

☐ No. I am not filing under Chapter 7. Go to line 18.

☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors.

- ☐ No
☐ Yes

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

18. How many creditors do you estimate that you owe?

- | | | |
|----------------------------------|--|--|
| <input type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,0001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |

19. How much do you estimate your assets to be worth?

- | | | |
|--|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> more than \$50 billion |

20. How much do you estimate your liabilities to be?

- | | | |
|--|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> more than \$50 billion |

Party 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

✕ /s/ Mark Anthony Cybulski
Signature of Debtor 1

Executed on April 8, 2019
MM / DD / YYYY

✕ _____
Signature of Debtor 2

Executed on _____
MM / DD / YYYY

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

**For your attorney, if you
are represented by one**

**If you are not represented
by an attorney, you do not
need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each Chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the noticed required by 11 U.S.C. § 342(b) and, in a case in which § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

✕ Stuart R. Whitehair
Signature of Attorney for Debtor

Date April 8, 2019
MM / DD / YYYY

Stuart R. Whitehair
Printed Name

Stuart R. Whitehair, P.C.
Firm Name

2123 Durston Road, Suite 17
Number Street

Bozeman MT 59718
City State ZIP Code

Contact phone: 406-587-4200 Email address: stuartwhitehair@gmail.com

3069 Montana
Bar number State

Fill in this information to identify your case:

Debtor 1 Mark Anthony CybulskiDebtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the District of Montana

Case number _____

☐ Check if this is an amended filing**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets**Your assets**

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)
- | | |
|---|---------------------|
| 1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> | <u>\$360,000.00</u> |
| 1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> | <u>\$14,544.11</u> |
| 1c. Copy line 63, Total of all property on <i>Schedule A/B</i> | <u>\$374,544.11</u> |

Part 2: Summarize Your Liabilities**Your liabilities**

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)
- | | |
|---|---------------------|
| 2a. Copy the total you listed in Column A, Amount of Claim, at the bottom of the last page of Part 1 of Schedule D. . . . | <u>\$110,087.00</u> |
|---|---------------------|
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)
- | | |
|--|----------------------------|
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | <u>\$0.00</u> |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> + | <u>\$41,058.15</u> |
| Your total liabilities | <u>\$151,145.15</u> |

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)
- | | |
|--|-------------------|
| Copy your combined monthly income from line 12 of Schedule I | <u>\$5,048.50</u> |
|--|-------------------|
5. *Schedule J: Your Expenses* (Official Form 106J)
- | | |
|--|-------------------|
| Copy your monthly expenses from line 22c of Schedule J | <u>\$5,126.29</u> |
|--|-------------------|

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11 or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
☐ Yes

7. What kind of debt do you have?

☐ **Your debts are primarily consumer debts.** Consumer debts are those "incurred by and individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$6,711.87

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ <u>\$0.00</u>
9g. Total. Add lines 9a through 9f.	<u>\$0.00</u>

Fill in this information to identify your case:

Debtor 1 Mark Anthony CybulskiDebtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the District of Montana

Case number _____

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**☐ No. Go to Part 2.☐ Yes. Where is the property?1.1
108 Wheatfield Lane
Belgrade MT 59714

Gallatin County

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?
\$360,000.00

Current value of the portion you own?
\$360,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ **Check if this is community property** (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including an entries for pages you have attached for Part 1. Write that number here.

\$360,000.00

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No
☐ Yes

3.1 Make: Ford

Model: F250 Pickup

Year: 2004

Approximate mileage: 160,000

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is a community property**
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured Claims by Property*

Current value of the entire property

\$2,935.00

Current value of the portion you own?

\$2,935.00

If you own or have more than one, describe here:

3.2 Make: _____

Model: _____

Year: _____

Approximate mileage: _____

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is a community property**
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured Claims by Property*

Current value of the entire property

\$0.00

Current value of the portion you own?

\$0.00

3.3 Make: _____

Model: _____

Year: _____

Approximate mileage: _____

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is a community property**
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured Claims by Property*

Current value of the entire property

\$0.00

Current value of the portion you own?

\$0.00

3.4 Make: _____

Model: _____

Year: _____

Approximate mileage: _____

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is a community property**
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured Claims by Property*

Current value of the entire property

\$0.00

Current value of the portion you own?

\$0.00

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No
☐ Yes

4.1 Make: _____

Model: _____

Year: _____

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is a community property**
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured Claims by Property*.

Current value of the entire property?

\$0.00

Current value of the portion you own?

\$0.00

If you own or have more than one, list here:

4.2 Make: _____

Model: _____

Year: _____

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is a community property**
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured Claims by Property*.

Current value of the entire property?

\$0.00

Current value of the portion you own?

\$0.00

5. Add the dollar value of the portion you own for all of your entries from Part 2, including an entries for pages you have attached for Part 2. Write that number here.

\$2,935.00

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware
☐ No
☐ Yes. Describe living room furniture, dining room set, kitchen appliances \$3,000.00
7. **Electronics**
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games
☐ No
☐ Yes. Describe (3) televisions \$300.00
8. **Collectibles of value**
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles.
☐ No
☐ Yes. Describe _____ \$0.00
9. **Equipment for sports and hobbies**
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis, canoes and kayaks; carpentry tools; musical instruments.
☐ No
☐ Yes. Describe _____ \$0.00
10. **Firearms**
Examples: Pistols, rifles, shotguns, ammunition, and related equipment.
☐ No
☐ Yes. Describe 9mm Glock \$529.00
11. **Clothes**
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories
☐ No
☐ Yes. Describe everything clothing \$400.00
12. **Jewelry**
Examples: Everyday jewelry, costume jewelry, engagement rings, heirloom jewelry, watches, gems, gold, silver
☐ No
☐ Yes. Describe wedding ring \$1,700.00
13. **Non-farm animals**
Examples: Dogs, cats, birds, horses
☐ No
☐ Yes. Describe dog \$0.00
14. **Any other personal household items you did not already list, including any health aids you did not list**
☐ No
☐ Yes. Give specific information _____ \$0.00
15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here →** \$5,929.00

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. **Cash**
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition
- ☐ No
☐ Yes _____ \$0.00
17. **Deposits of money**
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, another similar institutions. If you have multiple accounts with the same institution, list each.
- ☐ No
☐ Yes
- | | | |
|-------------------------------|--|-----------------|
| 17.1 Checking account: | <u>Rocky Mountain Bank (account ending 3488)</u> | <u>\$100.00</u> |
| 17.2 Checking account: | <u>Stockman Bank (account ending 9673 - opened 03/01/2019)</u> | <u>\$100.00</u> |
| 17.3 Checking account: | _____ | <u>\$0.00</u> |
| 17.3 Savings account: | <u>Rocky Mountain Bank (account ending 4488)</u> | <u>\$0.00</u> |
| 17.4 Savings account: | _____ | <u>\$0.00</u> |
| 17.5 Savings account: | _____ | <u>\$0.00</u> |
| 17.5 Certificates of deposit: | _____ | <u>\$0.00</u> |
| 17.6 Other financial account: | _____ | <u>\$0.00</u> |
18. **Bonds, mutual funds, or publicly traded stocks**
Examples: Bond funds, investment accounts with brokerage firms, money market accounts
- ☐ No
☐ Yes Institution or issuer name: _____ \$0.00
19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**
- | | | | |
|--|-----------------|-----------------|---------------|
| <input type="radio"/> No | Name of entity: | % of ownership: | |
| <input type="checkbox"/> Yes. Give specific information about them | _____ | _____ % | <u>\$0.00</u> |
| | _____ | _____ % | <u>\$0.00</u> |
| | _____ | _____ % | <u>\$0.00</u> |

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashier's checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☐ No

☐ Yes. Give specific information about them

Issuer name:

_____ \$0.00

_____ \$0.00

_____ \$0.00

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☐ Yes. List each account separately

Type of account:

Institution name:

401(k) or similar plan:

_____ \$0.00

Pension plan:

_____ \$0.00

IRA:

_____ \$0.00

Retirement account:

Principal

_____ \$5,480.11

Keogh:

_____ \$0.00

Additional account:

_____ \$0.00

Additional account:

_____ \$0.00

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☐ No

☐ Yes

Institution name or individual:

Electric

_____ \$0.00

Gas:

_____ \$0.00

Heating Oil:

_____ \$0.00

Security deposit on rental:

_____ \$0.00

Prepaid rent:

_____ \$0.00

Telephone:

_____ \$0.00

Water:

_____ \$0.00

Rented Furniture:

_____ \$0.00

Other:

_____ \$0.00

23. **Annuities.** (A contract for a periodic payment of money to you, either for life or for a number of years)

☐ No

☐ Yes

Issuer name and description:

_____ \$0.00

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

24. **Interests in a education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 526(b)(1).
☐ No
☐ Yes Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521©:

\$0.00
25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit.**
☐ No
☐ Yes. Give specific information about them

\$0.00
26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements
☐ No
☐ Yes. Give specific information about them

\$0.00
27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses
☐ No
☐ Yes. Give specific information about them

\$0.00

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions

28. **Tax refunds owed to you**
☐ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years

Federal: \$0.00

State: \$0.00

Local: \$0.00
29. **Family Support**
Examples: Past due or lump sum alimony, spousal support, maintenance, divorce settlement, property settlement
☐ No
☐ Yes. Give specific Information
Alimony: \$0.00
Maintenance: \$0.00
Support: \$0.00
Divorce Settlement \$0.00
Property Settlement \$0.00
30. **Other amounts someone owes you**
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security Benefits; unpaid loans you made to someone else
☐ No
☐ Yes. Give specific

information \$0.00

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance, health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☐ Yes. Name the insurance company of each policy and list its value

Company name:

Beneficiary:

Surrender or refund value:

\$0.00

\$0.00

\$0.00

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No

☐ Yes. Give specific information

\$0.00

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No

☐ Yes. Describe each claim

\$0.00

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☐ No

☐ Yes. Describe each claim

\$0.00

35. **Any financial assets you did not already list**

☐ No

☐ Yes. Give specific information

\$0.00

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for part 4.**

Write that number here → \$5,680.11

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

☐ No. Go to Part 6.

☐ Yes. Go to line 38.

Current value of the portion you own?

Do not deduct secured claims or exemptions.

38. **Accounts receivable or commissions you already earned**

☐ No

☐ Yes. Describe

\$0.00

39. **Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No

☐ Yes. Describe

\$0.00

40. **Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

☐ No

☐ Yes. Describe \$0.00

41. Inventory

☐ No

☐ Yes. Describe \$0.00

42. Interests in partnerships or joint ventures

☐ No
☐ Yes. Describe Name of entity: % of ownership:

% \$0.00

43. **Customer lists, mailing lists, or other compilations**

☐ No.

☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 1014(41A))?

☐ No

☐ Yes. Describe \$0.00

44. **Any business-related property you did not already list**

<input type="radio"/> No		
<input type="checkbox"/> Yes. Give specific information	_____	\$0.00
	_____	\$0.00
		\$0.00

45. **Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here** → **\$0.00**

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☐ No. Go to Part 7.

☐ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions

47. **Farm animals**

Examples: Livestock, poultry, farm-raised fish

☐ No

☐ Yes..... \$0.00

Fill in this information to identify your case:

Debtor 1 Mark Anthony CybulskiDebtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the District of Montana

Case number _____

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions - such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds - may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	<i>Copy the value from Schedule A/B</i>	<i>Check only one box for each exemption.</i>	
Brief description: <u>Household goods & furnishings</u>	<u>\$3,300.00</u>	<input type="checkbox"/> \$ _____ <input type="radio"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. §25-13-609(1) MCA
Line from Schedule A/B: <u>6, 7</u>			
Brief description: <u>Clothes</u>	<u>\$400.00</u>	<input type="checkbox"/> \$ _____ <input type="radio"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. §25-13-609(1) MCA
Line from Schedule A/B: <u>11</u>			
Brief description: <u>2004 Ford F250 Pickup</u>	<u>\$2,935.00</u>	<input type="checkbox"/> \$ _____ <input type="radio"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. §25-13-609(2) MCA
Line from Schedule A/B: <u>3.1</u>			
Brief description: <u>Jewelry</u>	<u>\$1,700.00</u>	<input type="checkbox"/> \$ _____ <input type="radio"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. §25-13-609(1) MCA
Line from Schedule A/B: <u>12</u>			

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 2: **Additional Page**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption.</i>	
Brief description: <u>Retirement</u> Line from <i>Schedule A/B</i> : <u>21</u>	<u>\$5,480.11</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. §31-2-106(3) MCA
Brief description: <u>Homestead Declaration</u> Date Recorded: February 12, 2019 Line from <i>Schedule A/B</i> : <u>1.1</u>	<u>\$360,000.00</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. §70-32-101 MCA
Brief description: <u>Guns and Sporting Goods</u> Line from <i>Schedule A/B</i> : <u>10</u>	<u>\$529.00</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. §25-13-609(1) MCA
Brief description: <u>Earnings</u> Line from <i>Schedule I</i> : <u>2</u>	<u>\$5,378.00</u>	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Mont. Code Ann. §25-13-614(1) MCA

3. **Are you claiming a homestead exemption of more than \$160,375?**
(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

☐ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1 Mark Anthony CybulskiDebtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the District of Montana

Case number _____

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
☐ Yes. Fill in all the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Describe the property that secures the claim:	Column A Amount of Claim Do not deduct the value of the collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
Dubuque Bank 1398 Central Avenue Dubuque IA 52001	108 Wheatfield Lane Belgrade MT 59714			
Who owes the debt? Check one <input type="radio"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred May 2016	As of the date you file, the claim is: check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="radio"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____ Last 4 digits of account number 1147	<u>110,087.00</u>	<u>\$360,000.00</u>	<u>\$0.00</u>

Add the dollar value of your entries in Column A on this page. Write that number here:

\$110,087.00

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

One which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number _____

One which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number _____

One which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number _____

One which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number _____

One which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number _____

Fill in this information to identify your case:

Debtor 1 Mark Anthony CybulskiDebtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the District of Montana

Case number _____

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to an executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

2.1	Last 4 digits of account number _____	Total claim	Priority amount	Nonpriority amount
	When was the debt incurred? _____			
	As of the date you file, the claim is: check all that apply.	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>
	<input type="checkbox"/> Contingent			
	<input type="checkbox"/> Unliquidated			
	<input type="checkbox"/> Disputed			

Who incurred the debt? Check one

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☐ Yes

Type of PRIORITY unsecured claim:

☐ Domestic support obligations☐ Taxes and certain other debts you owe the government☐ Claims for death or personal injury while you were intoxicated☐ Other. Specify _____

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. **Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☐ Yes

4. **List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1
Discover Card
PO Box 790213
St. Louis MO 63179-0213

Last 4 digits of account number 4642

\$16,458.71

When was the debt incurred? 1999

As of the date you file, the claim is: check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student Loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify credit card - household expenses

Who incurred the debt? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☐ Yes

Total claim

4.2
Home Depot Credit Services
PO Box 6028
The Lakes, NV 88901-6028

Last 4 digits of account number 3545

\$4,800.00

When was the debt incurred? 2016 - 2017

As of the date you file, the claim is: check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student Loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify credit card - household expenses

Who incurred the debt? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☐ Yes

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.3, followed by 4.4, and so forth.

4.3
American Express
PO Box 6618
Omaha, NE 68105-0618

Last 4 digits of account number 1001

\$19,799.44

Total claim

When was the debt incurred? 2016 - 2018

As of the date you file, the claim is: check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student Loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify credit card - household expenses

4.4
Parkland Legal Group, PL
5531 North University Drive, Suite 103
Coral Springs, FL 33067

Last 4 digits of account number _____

unknown

When was the debt incurred? 2017

As of the date you file, the claim is: check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student Loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify debt resolution services

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 3: List Others to Be Notified About a Debt That You Already Listed

- 5 Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Eeva Wendorf
Rodenburg Law Firm
PO Box 2427
Fargo ND 58108-2427

One which entry in Part 1 or Part 2 did you enter the creditor?

Line 4.3 of (check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number 1001

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	<u>\$0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	<u>\$0.00</u>
	6c. Claims for death or personal injury while you were intoxicated.	6c.	<u>\$0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. +	<u>\$0.00</u>
	6e. Total. Add lines 6a through 6d.	6e.	<u>\$0.00</u>
		Total Claim	
Total claims from Part 2	6f. Student loans	6f.	<u>\$0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims.	6g.	<u>\$0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts.	6h.	<u>\$0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. +	<u>\$0.00</u>
	6j. Total. Add lines 6f through 6i.	6j.	<u>\$0.00</u>

Fill in this information to identify your case:

Debtor 1 Mark Anthony Cybulski

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the District of Montana

Case number _____

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contract or unexpired leases?**
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☐ Yes. Fill in all of the information below even if the contract or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).
2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).**

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1

Fill in this information to identify your case:

Debtor 1 Mark Anthony Cybulski

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the District of Montana

Case number _____

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.
☐ No
☐ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)
☐ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
☐ No.
☐ Yes. In which community state or territory did you live? _____. Fill in the name and current address of that person.

 Name of your spouse, former spouse, or legal equivalent

 Number Street

 City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: **Your codebtor**

Column 2: **The creditor to whom you owe the debt**

3.1

Check all schedules that apply:

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 Mark Anthony CybulskiDebtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the District of Montana

Case number _____

Official Form 106I

Check if this is an amended filing

☐ An amended filing☐ A supplemental showing postpetition chapter 13 income of the
of the following date:

MM / DD / YYYY _____

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment Status

☐ Employed☐ Not Employed☐ Employed☐ Not Employed

Occupation

Driver

Employer's name

Red Mountain Truck Lines

Employer's address

2807 South Montana
Butte MT 59701

How long employed there?

1.5 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. **List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. **Estimate and list monthly overtime pay.**

4. **Calculate gross income.** Add line 2 + line 3.

5. **List all payroll deductions:**

5a. **Tax, Medicare, and Social Security deductions**

5b. **Mandatory contributions for retirement plans**

5c. **Voluntary contributions for retirement plans**

5d. **Required repayments of retirement fund loans**

For Debtor 1

For Debtor 2 or
non-filing spouse

2.

\$5,378.00

\$0.00

3.

\$0.00

\$0.00

4.

\$5,378.00

\$0.00

5a.

\$1,274.23

\$0.00

5b.

\$0.00

\$0.00

5c.

\$252.10

\$0.00

5d.

\$0.00

\$0.00

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

		For Debtor 1	For Debtor 2 or non-filing spouse
5e. Insurance	5e.	\$389.17	\$0.00
5f. Domestic support obligations	5f.	\$0.00	\$0.00
5g. Union dues	5g.	\$0.00	\$0.00
5h. Other deductions. Specify: _____	5h.	\$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$1,915.50	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,462.50	\$0.00
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm. Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.			
	8a.	\$0.00	\$0.00
8b. Interest and dividends	8b.	\$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive. Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			
	8c.	\$0.00	\$0.00
8d. Unemployment Compensation	8d.	\$0.00	\$0.00
8e. Social Security	8e.	\$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: <u>adoption assistance</u>			
	8f.	\$0.00	\$1,586.00
8g. Pension or retirement income	8g.	\$0.00	\$0.00
8h. Other monthly income. Specify: _____	8h.	\$0.00	\$0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$0.00	\$1,586.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$3,462.50	\$1,586.00
			\$5,048.50
11. State all regulator contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependants, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____ 11. + \$0.00			
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies. 12. <u>\$5,048.50</u> Combined monthly income			
13. Do you expect an increase or decrease within the year after you file this form?			
<input type="radio"/> No. <input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1 Mark Anthony CybulskiDebtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the District of Montana

Case number _____

Official Form 106J

Check if this is:

☐ An amended filing☐ A supplement showing postpetition chapter 13 expenses as of the following date:_____
MM / DD / YYYY**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.**Part 1: Describe Your Household**

1. Is this a joint case?

☐ No. Go to line 2.☐ Yes. **Does Debtor 2 live in a separate household?**☐ No.☐ Yes. Debtor 2 must file Official Form 106-J-2, *Expenses for Separate Household of Debtor 2*2. **Do you have dependants?**☐ No☐ Yes. Fill out this information for each dependent

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not list Debtor 1 and Debtor 2.

Son6 years old☐ No
☐ Yes

Do not state the dependents' names.

Son5 years old☐ No
☐ Yes☐ No
☐ Yes3. Do your expenses include ☐ No
expenses of people other ☐ Yes
than yourself and your
dependents?**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I)**Your expenses**4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

4.

\$980.00

If not included in line 4:

4a. Real estate taxes

4a.

\$0.00

4b. Property, homeowner's, or renter's insurance

4b.

\$0.00

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

	Your expenses
4c. Home maintenance, repair, and upkeep expenses	4c. \$300.00
4d. Homeowners's association or condominium dues	4d. \$50.00
5. Additional mortgage payments for your residence , such as home equity loans	5. \$0.00
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$250.00
6b. Water, sewer, garbage collection	6b. \$76.00
6c. Telephone, cell phone, internet, satellite, and cable services	6c. \$323.29
6d. Other. Specify: _____	6d. \$0.00
7. Food and housekeeping supplies	7. \$1,200.00
8. Childcare and children's education costs	8. \$211.00
9. Clothing. Laundry, and dry cleaning	9. \$400.00
10. Personal care products and services	10. \$75.00
11. Medical and dental expenses	11. \$340.00
12. Transportation. Include gas, maintenance, bus or train fare (do not include car payments).	12. \$500.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$200.00
14. Charitable contributions and religious donations	14. \$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$0.00
15b. Health insurance	15b. \$0.00
15c. Vehicle insurance	15c. \$125.00
15d. Other insurance. Specify: <u>AARP</u>	15d. \$16.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$0.00
17b. Car payments for Vehicle 2	17b. \$0.00
17c. Other. Specify: _____	17c. \$0.00
17d. 17c. Other. Specify: _____	17d. \$0.00
18. Your payments of alimony, maintenance, and support you did not report as deducted from your pay on line 5, Schedule I, Your income (Official Form 106I)	18. \$0.00
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your income.	
20a. Mortgage on other property	20a. \$0.00
20b. Real estate taxes	20b. \$0.00
20e. Homeowner's association or condominium dues	20e. \$0.00

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

21. **Other:** Specify: pet food and care 21. \$80.00

22. **Calculate your monthly expenses.** 22.

22a. Add lines 4 through 21. 22a. \$5,126.29

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106-J-2 22b. \$0.00

22c. Add lines 22a and 22b. The result is your monthly expenses. 22c. \$5,126.29

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$5,048.50

23b. Copy your monthly expenses from line 22c above. 23b. \$5,126.29

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*. 23c. \$0.00

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☐ Yes. Explain:

Fill in this information to identify your case:

Debtor 1 Mark Anthony Cybulski

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the District of Montana

Case number _____

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☐ No

☐ Yes. Name of person _____ . Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✕ /s/ Mark Anthony Cybulski

Signature of Debtor 1

Date April 8, 2019
MM / DD / YYYY

✕ _____

Signature of Debtor 2

Date _____
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 Mark Anthony CybulskiDebtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the District of Montana

Case number _____

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Page 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1
lived there

Debtor 2:

Dates Debtor 2
lived thereFrom
To☐ Same as Debtor 1☐ Same as
Debtor 1From
ToFrom
To☐ Same as Debtor 1☐ Same as
Debtor 1From
To

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 2: Explain the Sources of Your Income

4. **Did you have any income from employment or from operating a business during this year or the two previous calendar years?** Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☐ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of Income Check all that apply	Gross Income (before deductions and exclusions)	Sources of Income Check all that apply.	Gross Income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="radio"/> Wages, commissions, bonuses, tips	<u>\$16,373.98</u>		
	<input type="checkbox"/> Operating a business			
For last calendar year: (January 1 to December 31, 2018)	<input type="radio"/> Wages, commissions, bonuses, tips	<u>\$64,535.92</u>		
	<input type="checkbox"/> Operating a business			
For last calendar year: (January 1 to December 31, 2017)	<input type="radio"/> Wages, commissions, bonuses, tips	<u>\$28,161.00</u>		
	<input type="checkbox"/> Operating a business			

5. **Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☐ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of Income Describe below.	Gross Income from each source (before deductions and exclusions)	Sources of Income Describe below.	Gross Income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Tax Refunds Adoption Assistance	\$10,119.00 \$4,758.00		
For last calender year: (January 1 to December 31, 2018)	Tax Refunds Adoption Assistance	\$8,852.32 \$21,252.00		
For last calender year: (January 1 to December 31, 2017)	Tax Refunds Adoption Assistance IRA Distribution Unemployment Benefits	\$11,096.00 \$21,252.00 \$5,000.00 \$1,237.00		

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 3: **List Certain Payments You Made Before You Filed for Bankruptcy**

6. **Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

☐ No. Go to Line 7.

☐ Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/2016 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to Line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of Payments	Total amount paid	Amount you still owe	Was this payment for ...
		\$	\$	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
		\$	\$	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
		\$	\$	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; and general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☐ No

☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of Payment	Total amount paid	Amount you still owe	Reason for this payment
		\$	\$	

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefitted an insider? Include payments on debts guaranteed or consigned by an insider?**

☐ No

☐ Yes. List all payments that benefitted an insider.

Insider's Name and Address	Dates of Payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
		\$	\$	

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☐ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
American Express National Bank v. Mark Cybulski	Collection	District Court Gallatin County Montana	<input type="radio"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number: DV-18-1276B			

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

☐ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the property	Date	Value of the property
	Explain what happened Explain what happened <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		
	Explain what happened <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

☐ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
	Last 4 digits of account number:		\$

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

☐ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

☐ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you have the gifts	Value
Person to Who You Gave the Gift and Address:			

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

☐ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
			\$

Part 6: List Certain Losses

15. **Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

☐ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i>	Date of your loss	Value of Property lost
			\$

Part 7: List Certain Payments or Transfers

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☐ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Stuart R. Whitehair Stuart R. Whitehair, P.C. 2123 Durston Road, Suite 17 Bozeman MT 59718 stuartwhitehair@gmail.com	Attorney's fees	March 11, 2019	\$1,535.00
CC Advising, Inc. 703 Washington Avenue, Suite 200 Bay City, MI 48708 ccadvising.com	Credit Counseling	February 11, 2019	\$9.76
Parkland Legal Group, PL 5531 North University Drive, Suite 103 Coral Springs, FL 33067 parklandlegallgroup.com	Debt Resolution	October 2017 to October 2018 October 2018 to December 2018	\$400.00/month \$480.00/month

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**
Do not include any payment or transfer that you listed on line 16.

☐ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
			\$

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
Do not include gifts and transfers that you have already listed on this statement.

☐ No
☐ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of any property transferred	Described any property or payments received or debts paid in exchange	Date Transfer was made
Maureen Cybulski 108 Wheatfield Lane Belgrade MT 59714	Timeshare (nominal value).	Debtor paid \$757.00 in fees in order to be eligible to transfer interest in timeshare.	March 20, 2019
Wife			

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device or which you are a beneficiary?** (These are often called *asset-protection devices*.)

☐ No
☐ Yes. Fill in the details.

Name of Trust	Description and value of the property transferred	Date transfer was made

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold moved, or transferred?**
Include checking, savings, money market, or other financial accounts; certificates or deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperative, associations, and other financial institutions.

☐ No
☐ Yes. Fill in the details.

Name of Financial Institution and Address	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Rocky Mountain Bank 2901 West Main Street Bozeman MT 59718	xxxx-7450	<input type="radio"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	February 12, 2019	\$0.00

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

- ☐ No
☐ Yes. Fill in the details.

Name of Financial Institution Address	Who else had access to it? Address	Describe the contents	Do you still have it?
--	---------------------------------------	-----------------------	-----------------------

22. **Have you stored property in a storage unit or place other than your home within 1 year before you filed bankruptcy?**

- ☐ No
☐ Yes. Fill in the details.

Name of Storage Facility Address	Who else has or had access to it?	Describe the contents	Do you still have it?
			\$

Part 9: Identify Property You Hold or Control for Someone Else

23. **Do you own or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

- ☐ No
☐ Yes. Fill in the details.

Owner's Name Address	Where is the property?	Describe the property	Value
			\$

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- # *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- # *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- # *Hazardous material* means anything or environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notes, releases, and proceedings that you know about, regardless of when they occurred.

24. **Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**

- ☐ No
☐ Yes. Fill in the details.

Name of site Address	Governmental unit Address	Environmental law, if you know it	Date of notice
-------------------------	------------------------------	-----------------------------------	----------------

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

25. **Have you notified any governmental unit of any releases of hazardous material?**

- ☐ No
☐ Yes. Fill in the details.

**Name of site
Address**

**Governmental unit
Address**

Environmental law, if you know it

Date of notice

26. **Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

- ☐ No
☐ Yes. Fill in the details.

**Case Title
Case Number**

**Court or agency
Name
Address**

Nature of the case

**Status of the
case**

- ☐ Pending
☐ On appeal
☐ Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27. **Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☐ Yes. Check all that apply above and fill in the details below for each business.

**Business Name
Address**

**Describe the nature of the business

Name of accountant or bookkeeper**

Employer Identification number

Do not include Social Security number or ITIN.

EIN: _____

Dates business existed:

From _____ To _____

EIN: _____

Dates business existed:

From _____ To _____

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

28. **Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

☐ No

☐ Yes. Fill in the details below.

**Name
Address**

Date issued

MM / DD / YYYY

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Mark Anthony Cybulski
Signature of Debtor 1

X _____
Signature of Debtor 2

Date April 8, 2019

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☐ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ No

☐ Yes. Name of person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 Mark Anthony CybulskiDebtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the District of Montana

Case number _____

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under Chapter 7, you must fill out this form if :

creditors have claims secured by your property, or

you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for meeting or creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. **For any creditors that you listed in Part 1 or Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.**

Identify the creditor and the property that is collateral**What do you intend to do with the property that secures a debt?****Did you claim the property as exempt on Schedule C?**Creditor's
name: Dubuque BankDescription of
property
securing debt: 108 Wheatfield Lane, Belgrade MT
☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]: _____

☐ No
☐ Yes
Creditor's
name:Description of
property
securing debt:
☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]: _____

☐ No
☐ Yes
Creditor's
name:Description of
property
securing debt:
☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]: _____

☐ No
☐ Yes
Creditor's
name:Description of
property
securing debt:
☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]: _____

☐ No
☐ Yes

Debtor 1 Mark Anthony Cybulski
First Name, Middle Name, Last Name

Case number (if known) _____

Part 2: List Your Unexpired Personal Property Leases

For any expired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired Leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name:

☐ No
☐ Yes

Description of leased property:

Lessor's name:

☐ No
☐ Yes

Description of leased property:

Lessor's name:

☐ No
☐ Yes

Description of leased property:

Lessor's name:

☐ No
☐ Yes

Description of leased property:

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

✕ /s/ Mark Anthony Cybulski
Signature of Debtor 1

Date April 8, 2019
MM / DD / YYYY

✕ _____
Signature of Debtor 2

Date _____
MM / DD / YYYY